



HOUSEHOLD FINANCE

CREATIVE SOFTWARE

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Household Finance is a system of two programs designed to run on the ATARI model 400 and 800 computers with a minimum of 32K of memory. Together, the two programs form a complete system for tracking your household expenditures with a computer.

Two versions are available, one for disk and one for tape. This manual describes the operation of both the disk and tape versions.

PHILOSOPHY

For a majority of families, household income and expenditures are a major consideration in day-to-day life. By keeping track of money spent on various categories of items, you can better understand where your income is going and pinpoint areas of excessive spending.

Of course, you could do so without the aid of your ATARI. But the ATARI is an excellent tool for handling finances: it not only relieves the tedium of manually recording all those expenses in a ledger book, it also never makes an arithmetic mistake when it adds or subtracts columns of figures. Further, ATARI's ability to graphically illustrate expenses and income provides a visual presentation which you cannot duplicate with a pencil and calculator.

Household Finance was designed to provide all the basic functions you need to do a thorough accounting of your family's finances. It will record, change, and delete income and expense items in 15 general categories; it will give you monthly and yearly totals in any or all categories, and graph a colorful spending profile; it provides a budgeting function which will help you clamp down on excessive spending; and it gives you year-to-date totals on taxable income and expenditures for help in preparing your income taxes.

The programs track your finances on a monthly basis. That is, you'll enter and store your financial items for January, February, March, etc. This is a natural and familiar method for most people.

You can input all types of financial transactions (cash, check, charge) into the data files. Household Finance provides you with a much more comprehensive financial tracking system than just a simple checkbook program.

Although the programs are compact enough to run on an ATARI with only 32K, they are easy to use and provide thorough error checking. Entry of your data is a simple step-by-step process, and all data is checked for validity. If you make a mistake, the programs will provide an explanatory message and allow you to reenter your data correctly. Of course, certain errors, such as entering false information, cannot be detected by the programs, and the accuracy of the Household Finance reports will suffer.

The programs will always let you go back and correct any improperly entered data, so don't worry if you make a mistake. But by being careful and doing things right the first time, you'll avoid that well-known law of computers: Garbage In, Garbage Out.

HOW TO ENTER DATA

There is a certain standard and simple procedure for entering data while using Household Finance. You can always tell when you are expected to type something by the fact that the cursor, a solid rectangular block, appears on the display. At all other times, there is no cursor.

In addition to the cursor, a brief "prompt" message, will be displayed, so you will always be reminded just what sort of information the program expects from you at any particular time. Furthermore, an underline will be displayed where the cursor is, so you can see the maximum number of letters or digits you may type in. Entering your data is just like filling in the blanks on a form.

As you type, the characters you type will appear on the screen where the cursor was, and the cursor will move one space to the right. But when the cursor reaches the end of the underlined section, it will stop and you can't type any more. If you make a mistake, you can backspace the cursor with the BACKSPACE key and type over your mistake. No special cursor movement keys will work with Household Finance except the BACKSPACE key.

When you have typed in the desired information, press the RETURN key to tell the computer you are finished. All data entry (with only a few exceptions, described later in this manual) is terminated by pressing RETURN.

Often, when the computer wants you to enter a number, you will be restricted to entering numbers within a certain range, such as a single-digit number between 1 and 8, for example. If you enter a number outside that range, you will see the message ILLEGAL ENTRY at the bottom of the display and you will be required to try again. In all cases when you are entering numbers, pressing RETURN without typing any number at all is the same as entering a zero.

All dollar amounts must be in the range of zero to 9999999.99, inclusive. Do not type a dollar sign when entering dollar amounts. You do not need to type the decimal point and zeroes if the amount is in even dollars.

PROGRAM DESIGN

Household Finance has been broken down into two separate parts. Each part handles a specific function and interacts with the other.

Part I is called Recording and Updating Income and Expenses. It allows you to type in specific information on each income and expense item you incur. You can also indicate which items are tax-deductible. It permanently records this data on a cassette tape or disk, and allows you to review, change, delete, or add to any data you entered.

Part II is called Summing and Analyzing Spending Patterns. It takes the data you entered in Part I, analyzes it, charts it, graphs it, and prints reports on it. It will give you a total for any month entered or totals for all months entered, in all categories or a specific one. You can even use it to obtain year-to-date totals or totals for specific portions of the year (the summer, for example).

Additionally, Part II allows you to make a monthly budget for each of the 15 expense categories. You'll then be able to compare actual spending against budget for any single month, or all months entered.

Finally, Part II handles the year-end chore of separating out all the deductible items from the non-deductible items. It provides you with a total value for all deductible items in each of the 15 categories.

GETTING STARTED

There are two basic things you'll need to do in order to get started with Household Finance:

1. Read this manual thoroughly and have it next to you as you run the programs.
2. Have a set of one or two blank cassette tapes for each month you expect to be entering data. If you purchase the very short C-10 tapes, you can conveniently use both sides of the tape for storing data. The disk version, however, stores the data on the same disk that contains the programs so doesn't use tape.

LOADING INSTRUCTIONS FOR PART I, CASSETTE VERSION

To load Part I, place the tape called "Household Finance, Part I" in the cassette unit. Rewind the tape, type CLOAD and press the RETURN key. The ATARI will beep once. Now press the PLAY button on the cassette unit and then press the RETURN key again. The tape will move and the program will load.

When the program has loaded successfully, the message "READY" will appear. Now type RUN and press RETURN.

If you get an error while loading, the ATARI will stop and display an error message. You should rewind the tape and repeat the above procedure. If Part I keeps failing to load properly, you may have your cassette unit too close to your TV set, in which case, you should move it away from the TV and try again. If this still doesn't work, you may have an out-of-alignment cassette unit. Take the cassette unit and tape to your ATARI dealer and have him check the unit.

In the unlikely event that the tape is bad, return it to your local dealer and he will replace it free of charge.

LOADING INSTRUCTIONS FOR PART I, DISK VERSION

To load Part I from disk, insert the diskette into drive number 1, close the door, and turn the computer OFF and then back ON again. When the computer displays "READY", type LOAD "D:HF1" and press the RETURN key. The disk will spin and the program will load.

When the program has loaded successfully, the message "READY" will appear. Now type RUN and press RETURN.

If you get an error while loading, remove the diskette from the drive, turn the computer off, start the power-up sequence again, then repeat the above procedure. If Part I keeps failing to load properly, you may have your disk unit too close to your TV set, in which case, you should move it away from the TV and repeat the above procedure. If this still doesn't work, your disk unit may require some adjustment. Take it and the diskette to your ATARI dealer and have him check the unit.

In the unlikely event that the diskette is bad, return it to your local dealer and he will replace it free of charge.

OVERVIEW OF PART I

Part I allows you to enter expenses and income in any of the following categories:

Category Name	Code
Auto	AU
Clothing	CL
Education	ED
Entertainment	EN
Food	FD
Gifts	GI
Household	HH
Insur. Premiums	IP
Medical/Dental	MD
Mortgage/Rent	MR
Savings	SA
Taxes	TX
Utilities	UT
Vacation	VA
Miscellaneous	ZZ
Income	IN

Each item you enter is called a RECORD; for each record you enter you must provide six pieces of information, called FIELDS. The fields in each record are:

Field	Range of Value
Day of Month (for income or expenditure)	1 - 31
Code (one of the category codes from above)	2 letters
Amount (in dollars and cents, no dollar sign)	0 - 9999999.99
Payment Method (cash, check number, charge, etc.)	8 characters
Deductible Status (if item is tax deductible)	1 letter (Y/N)
Description	15 characters

The number of records you can enter at any one time depends on the amount of memory you have, but is never less than 50 records. Part I automatically keeps track of the available memory and will force you to write the items to tape or disk when the memory is full. This prevents you from overflowing and losing records you've entered.

The cassette version allows you to make as many data tapes per month that you may need. However, you should be sure to write the month and year on

each particular tape's label as you use it. The disk version allows you to have only one file on disk for each month.

Part I will allow you to add new items to any data, and to view, change, delete, and record those items on a cassette tape or on disk. You can enter and edit records until you're completely satisfied, and then record this information for use by Part II.

SUGGESTED PROCEDURE

The most convenient way to use Part I is to enter your data on a regular basis (say, once every day or once every week). Prior to each session, you should:

1. Collect all your income and expense receipts, your checkbook, etc.
2. Collect your data tapes for the current month, if you're using tape.
3. As you enter each item, mark each receipt indicating that it has been entered into the computer (to avoid duplicate entries).

DETAILED INSTRUCTIONS FOR PART I

Load Part I as described previously and run it. Under the title and copyright notice will be displayed the maximum number of records that can fit in the amount of memory you have. There is no need for you to memorize or write down this number, though you may wish to keep it in mind.

THE MENU

After a brief delay, the program will present you with a list, called a "menu", of things you may do. The menu looks like this:

Options are:

1. Read data file
2. Review items
3. Add items
4. Change items
5. Delete items
6. Print items
7. Save data on tape (or disk)
8. End

Enter option:

To select the operation you wish to perform, type its number (from 1 to 8) and press RETURN. Each of these operations is described in detail below.

OPTION 1: READING A DATA FILE

If you already have some data on file (on tape or disk) for the month, you use this option to read the data into the computer's memory. When you select this option, the display will change color and the title "Operation is READ FILE" will appear. You will then be required to enter the month and year so the computer will know which data file you want to read.

For purposes of the Household Finance programs, all months must be abbreviated to their first three letters. This convention allows the program to check for valid entries. To enter the month, type the first three letters of the month you wish and press RETURN. If you do not enter a valid abbreviation, the program will reject it. If your entry is valid, you may then enter the year. The year must be four digits, a number from 1000 through 9999.

After you have entered the month and year, you will be given three options: to accept the entry, to retype the entry, or to cancel altogether. To accept the entry, enter a zero (or simply press RETURN) and the data file for the month and year you specified will be read in. To retype the entry, enter a 1 and then reenter the month and year. To cancel, enter a 2; the operation will be aborted, and you will be returned to the menu.

If you are using disk, the file will simply be read in from the disk. If there is no file for the month and year you specified, you will get an error message and be returned to the menu.

If you are using tape, the ATARI will beep once. Place the tape containing the data for the month and year you specified into the cassette unit and rewind it fully. Then press the PLAY button on the cassette unit, press the RETURN key, and the data will be read in.

If there is too much data in the file to fit into the computer's memory, the message "File too big for memory size" will be displayed and the READ operation will abort. This could happen if you recorded many data items using expanded memory and then later tried to read back that file with a computer having less memory.

After the program has finished reading in the data, the menu will be displayed again.

OPTION 2: REVIEWING ITEMS

At any time you can view all the records in memory by choosing option 2. If there are no items in memory, you will see the message "NO ITEMS" and nothing will happen. Otherwise, you will be asked which record you wish to start with. If you wish to look at all the items in memory, enter a 1. If you wish to look at only the records from, say the 20th item on up, enter a 20. If you don't wish to view any records at all, enter a zero.

The records will be displayed on the screen four at a time. To view the next group of four records, press “C” (for “Continue”). After all the records have been displayed, you will be returned to the menu.

You may stop at any time, however, by pressing “E” (for “End”) and you will be returned to the menu immediately.

OPTION 3: ADDING ITEMS

If you are starting to enter data on a new month for which there is as yet no data, or if you wish to add more records to a month’s existing data, this is the option to use.

To add an item, you’ll have to enter the six pieces of information (“fields”) listed previously, for each item. The program automatically keeps track of how many items you’ve added to the list so far, and will take you step-by-step through each field to be entered.

1. To enter the day of the month, simply enter a number from 1 to 31. (If you enter a zero here, the ADD option will terminate and you will go back to the menu.)

2. To enter the category code, enter one of the two-letter codes listed in this manual. You must enter a valid code, and the program will not let you continue until you do.

3. To enter the amount, do not type a dollar sign, but simply enter the dollar and cents amount.

4. For payment method, we recommend you enter the check number if payment was by check, or a word such as “VISA” or “CASH” if appropriate; if you press RETURN without entering anything, the program will supply the entry “CASH” for you.

5. When asked “Deductible?” enter the letter “Y” if the item is tax-deductible; any other entry, including just pressing RETURN, will be interpreted as “no”. Note that even if the category is INCOME you are still required to include this field; in this case, you may use this field to indicate income items which are tax-free, the word “deductible” being interpreted very loosely.

6. The description may be anything up to 15 characters long.

After all fields have been entered, you’ll get a chance to make corrections to the entry.

EXAMPLE: Say you bought a new shirt for \$49.95 on the fifth of the month, and you paid cash for it. Also, let’s say this will be the 14th expense or income item that you will have entered so far this month. Here’s how you would enter it, using the ADD function of Household Finance Part I.

(The ATARI displays this)

(You type in this)

Item # 14

1. Day of month	5
2. Category Code	CL
3. Amount	45.95
4. Payment Method	CASH
5. Deductible?	N
6. Description	NEW SHIRT

Enter field to change (0=Done) 0

What each of the above entries means is as follows:

1. You enter a 5 for day of month because that is the day you incurred the expense.

2. When asked for the Category Code, you enter "CL", because the expense was for clothing. In case you forget what the categories and codes are, they are listed earlier in this manual. If you enter some letters that aren't actually a category code, or if you type the letters in lower case, the program will simply ask you for the code again.

3. The amount you spent was \$45.95, so that's what you enter for the amount. Do not type a dollar sign.

4. Since you paid cash, you enter "CASH" for payment method; you could also have simply pressed RETURN instead, and the program would enter "CASH" for you. If you had charged it, you could enter "VISA" or "MC", or if you had paid by check you could enter the check number. Actually, you can enter anything you want in this field, up to 8 characters.

5. Now the ATARI asks you if the expense is tax-deductible; if it is, enter "Y" for Yes; if not, enter "N" as shown in the example, or simply press RETURN.

6. For the Description, you may type in anything you want, upper or lower case, up to 15 characters.

Finally, the ATARI will ask which field (if any) you want to change. If you made a mistake, enter the number of the field (from 1 through 6) where the mistake occurs and you may reenter that field. When you are finished, enter a zero and the record will be entered into the computer's memory.

To exit from the ADD option, just enter a zero when asked for the day of the month. The program will then display the menu again.

OPTION 4: CHANGING ITEMS

You can change any item by choosing option 4. When you do so, the program will ask you for a starting record number as described in the section on reviewing items. Each record, starting with the number you specified, will be displayed one at a time.

If this is NOT the item you wish to change, press “N” (for “Next”) to look at the next record. The program will display the next item.

If this IS the item you wish to change, press “C” (for “Change”). Note that when you change an item, you may change each field independently. This works as described in the section on adding items. When you are finished making changes to that item, the program continues in the CHANGE option.

If you are finished changing items, press “E” (for “End”); the CHANGE option will end immediately and you will be returned to the menu.

OPTION 5: DELETING ITEMS

To delete a record from memory, use this option. Each record will be displayed, one by one, starting with the record number you specify.

If it is NOT the record you wish to delete, press “N” (for “Next”) and the next record will be displayed.

If it IS the item you wish to delete, press “D” (for “Delete”) and the item will be deleted. Be very careful not to press “D” unless you really mean it, for once the item has been deleted, it is gone for good!

If you are finished deleting items, press “E” (for “End”); the DELETE option will end immediately and you will be returned to the menu.

OPTION 6: PRINTING THE ITEMS

If you have a printer, you can get a printout of all the items by using option 6. Before selecting this option, be sure your printer is turned on, has paper in it, and the paper is properly positioned to begin printing.

The Household Finance programs are designed to be used with any 80-column printer, provided the proper interface is used to connect the printer to the ATARI. Since the printouts will be 80 columns wide, a printer that prints fewer than 80 characters on each line will not work.

When you select this option, the program will check to make sure a printer is actually connected. If not, the error message “PRINTER NOT READY” will be displayed and the print option will abort, returning you to the menu.

If a printer is connected and on line, all the items currently in memory will be printed. Each page of the printout will have a title and page number, and pagination will occur, allowing you to use fanfold paper. After the last item has been printed, the final page will be ejected from the printer, leaving the paper in correct position for subsequent printouts.

You may abort the printing at any time by pressing any key. Printing will cease after the next printed line, and the paper will be ejected, leaving the paper in correct position for subsequent printouts.

OPTION 7: SAVING DATA ON DISK OR TAPE

Part I will record all the items on tape or disk for further use by the Household Finance programs. It will automatically force you to record the items if the memory gets full. You can also, at any time, choose to record them by selecting option 7. You cannot use Part II if you have not yet recorded some data using Part I.

Before saving the data, you must tell the computer the month and year. The procedure for doing this is identical to that described in the section on reading a data file. If you are using disk, a file will be created on disk with the name of the month and year you specified. If a file of that name already exists, it will be written over.

If you are using tape, the ATARI will beep twice. Place the tape onto which you want to record the data into the cassette recorder, rewind the tape to the beginning, press both the RECORD and PLAY buttons on the cassette unit, and then press the RETURN key. The program will automatically record the month and year along with the data items you've entered. Then the tape will stop and the program will display the menu again. Rewind the tape, label it appropriately, and store it in a safe place.

OPTION 8: ENDING THE PROGRAM

When you are finished using Household Finance Part I, select option 8 to end. The display will clear, the program will end, and your ATARI will be "ready" for Household Finance Part II or other uses.

If you have made any changes to your data while you have been using Part I, be sure to save the data using option 7 before you end the program!

If you have not used your computer for anything else after ending the program, you may continue the program from where you left off by typing CONT and pressing RETURN.

LOADING INSTRUCTIONS FOR PART II, CASSETTE VERSION

Part II is recorded on the other side of the tape containing Part I. To load this program, you must first turn the tape over and rewind it all the way to the beginning. When this is done, loading Part II is the same as loading Part I — just follow the instructions on page 4.

LOADING INSTRUCTIONS FOR PART II, DISK VERSION

In the disk version, Part II is recorded on the same disk as Part I. To load this program, insert the diskette into drive 1 and turn the computer OFF and then back ON. After the “READY” message is displayed, type LOAD “D:HF2” and press RETURN. The rest of the loading procedure is the same as described on page 4.

OVERVIEW OF PART II

Part II uses the data files you’ve created in Part I and presents the data in a logical, visual fashion. It relieves the drudgery of sitting down with a pencil and calculator and adding up columns of figures for all your expenses. A graphical presentation of your spending habits allows you to see in a glance those out-of-balance spending categories.

Part II will summarize monthly and year-to-date totals for any category or all categories. And even if you’ve input more than one month’s data, you can still go back and review a previously entered month. Part II allows you to input 12 different month names to be summarized.

If you have more than one data tape per month, Part II will automatically total the amount from all your data tapes for that month (as long as all the tapes have the same month’s name on them!).

Further, Part II allows you to make and modify a monthly budget and see how close your expenses come to staying within budget. The budget figures are stored on tape or disk, and may be examined or modified at any time.

Finally, Part II presents tables of your tax-deductible expenses, depending on which items you indicated as being deductible in Part I. This can be a valuable time-saver in assembling your year-end tax data.

DETAILED INSTRUCTIONS FOR PART II

When you load and run Part II, you’ll see the title and copyright notice displayed. At this time, if you have the disk version, the budget data will automatically be read in from disk.

If you have the tape version, you will have to read in your budget date from tape. If you have not yet made a budget tape, press "C" at this time to bypass the following step and continue with the program; all budget amounts will be set to zero.

If you do have a budget tape, press RETURN at this time. The ATARI will beep once, asking you to insert the budget tape into the cassette unit, rewind it fully, then press the PLAY button. After you have done this, press the RETURN key and the budget data will be read in.

THE MENU

The menu for Part II looks like this:

Options are:

1. Read a Data File
2. Summarize Expenses
3. Summarize a Category
4. Make or Change Budget
5. Summarize Deductibles
6. End

To select the operation you wish to perform, type its number (from 1 through 6) and press RETURN. Each of these operations is described in detail below.

OPTION 1: READING A DATA FILE

This is the first option you will need to select, since none of the other options will work without data. The procedure is the same as described on page 7. As in Part I, you will need to specify the month (first three letters only) and year of the data file you want.

OPTION 2: SUMMARIZING EXPENSES

This option presents charts, graphs, and printouts of your total expenses in the 15 expenses categories for any or all of the months you've recorded data. The program first asks if you want to display summaries for only one month or for all months. If you wish to see your expenses for one month, enter a zero (or simply press RETURN) and you will then be asked which month's data you want to see. If you request a month for which you have not read in any data using option 1, you will get an error message, in which case you should enter a month for which you have data in memory.

Next the computer displays a table of the actual and budgeted expenses in each of the spending categories. The total actual and budgeted expenses will also be shown, along with the total income for that period. Study this chart

carefully, for it contains a wealth of information on your spending patterns. For example, any difference between total expenses and total income should, ideally, represent cash in your pocket. The usefulness of the data depends, of course, on how thorough you have been in recording all your expenses in Part I.

You now have the option of having the data you see on the screen printed on the printer. The message "Print this? (0=No, 1=Yes)" is displayed near the bottom of the screen. To get a printout, enter a 1. You may abort the printing at any time by pressing any key. Refer to the instructions in Household Finance Part I, Option 6, page 10 for more details regarding printouts.

THE SPENDING PROFILE

You will now be asked if you want a spending profile. This is a bar graph which shows the relationships between your actual and budgeted expenses in each category, in terms of percent of total spending. Two bars are shown for each category: the one on the left represents actual spending in that category, while the one on the right represents the budgeted amount. The bars are different colors, making it easy to distinguish between them. The spending profile lets you see at a glance those categories where spending or budgeting has been excessive.

OPTION 3: SUMMARIZING A CATEGORY

In option 2 you summarized all the categories over a specified period. Using option 3 you can summarize all the months in a specified category. This option is useful for pinpointing seasonal fluctuations in your spending habits.

To use this option, you must enter the two-letter code of the category you wish summarized. A list of all the categories, with their codes, is displayed for your convenience. You must, of course, enter a valid code or your entry will be rejected. To quit this option and return to the menu, press RETURN without entering a category code.

After you enter the category code, the expenses in that category for every month you have entered will be displayed. You will then have the option of having the display printed out. You should have the printer turned on and paper loaded before you request a printout. The printing may be aborted at any time by pressing any key.

OPTION 4: MAKING OR CHANGING THE BUDGET

This option should be used to make a budget if you haven't already made one, or to change the budget figures. If you haven't yet made a budget, the budgeted amounts will automatically be set to zero for every category.

When you select this option, a table of the budgeted amounts for every category (except income) will be displayed. You may change any of the amounts by first entering the number of the category which you want to change, and then entering the new amount. Note that as you change the budgeted amount for any category, the total amount is automatically updated, enabling you to easily prepare a budget which is tailored to your particular circumstances.

When you are finished working with the budget figures, enter zero for the category number. The new budget will then be recorded on tape or disk. If disk, you need not do anything; the existing budget file will automatically be written over. If you are using tape, the ATARI will beep twice, indicating that you should place your budget tape into the cassette unit, rewind it fully, and depress the PLAY and RECORD buttons. After you have done this, press the RETURN key and the budget figures will be recorded on the tape. Be sure to label the tape appropriately.

OPTION 5: SUMMARIZING DEDUCTIBLES

In this option a table of your total and deductible expenses in every category is displayed. As in option 2, you may specify one month's figures or the totals for all months entered so far.

Note that INCOME also shows a deductible amount. In the INCOME category, the term "deductible" is used to show any tax-free income that you have received, as explained in the instructions to Household Finance Part I.

You may choose to have this table printed out. Be sure the printer is turned on and has paper in it before doing any printing. You may abort printing by pressing any key while printing is taking place.

OPTION 6: ENDING THE PROGRAM

When you are finished using Household Finance Part II, select option 6 to end. The display will clear, the program will end, and your ATARI will be ready for other uses.

HOUSEHOLD FINANCE

ATARI 400/800

HOUSEHOLD FINANCE is one of the many Creative Software home-utility programs designed to turn your computer into a truly useful household tool.

What the Program Does

Using HOUSEHOLD FINANCE programs from Creative Software, you can record and analyze your monthly income, expenses, and budget in sixteen categories. The charts, graphs, and printouts produced by the computer provide a visual presentation which would take hours to duplicate by hand.

What You Do

Record your expenditures and budget for household, auto, entertainment, clothing, taxes...and many other categories.

Include the following information:

- Day of the month
- Monetary amount
- Category
- Payment method
- Tax deductible status

The Results

Informative charts and graphs:

- Totals for one or all months
- A spending profile
- Actuals vs. budgeted
- Totals accumulated over time
- Tax deductible totals
- Hardcopy printout

Programs from Creative Software:
Easy, Efficient, Informative.

